

Exhibit
J

Janet Cook

From: Deweydog@aol.com
Sent: 05 December 2003 17:54
To: jmc@smmi.co.uk
Subject: Matt Ruso F/V Mary and Josephine

Janet

I have just finished going over the claim involving Matt Ruso and realized that he is covered a member. His father Sal is listed as 100% ownership with Matt being the capt. Matt is listed as part on their other 2 vessels F/V Josephine and F/V Damiscotta. They are covered for 3/4 men on the Mary Josephine.

Matt is currently being cared for at Beth Israel hospital in Boston Mass. I just spoke with him phone and he was in good spirits. He indicated that he was not going to put in a claim except his personal health insurance does not cover work related injuries. He said the he has no intention of suing and will make this situation as amicable as possible. He stated his injuries were as follows: fractured leg, forearm, torn ligaments in knee, broken nose, and broken face bone. I informed Neil and he is going to call Matt arrange to see him when Matt is able.

A brief synopsis of the accident: They were installing new outriggers at the dock and Matt went out rigger measuring the stays when the cleat holding the outrigger let go and crashed down with Matt of it, he fell in the water and swam 25 feet to the dock. If all goes well hopefully we can keep this claim in reason given the nature of the injuries.

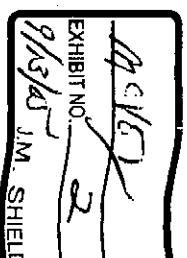
Regards

Bob McVey

P.S. I used this e-mail address because the Pt. Judith office does not work with the office E-mail. If there is any correspondence please send to office e-mail and cc this address

Have great holiday season

This message has been checked for all known viruses by Star Internet.



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